

Information to identify the case:

Debtor 1	<u>James E. Burkholder</u>	Social Security number or ITIN	xxx-xx-5729
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-20841-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James E. Burkholder

6/14/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James E. Burkholder
Debtor

Case No. 14-20841-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 43

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db +James E. Burkholder, 1246 Connellsville Road, Lemont Furnace, PA 15456-1072
cr +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
cr +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
13823459 Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
13823460 +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of PA, 200 Civic Center Drive--11th Floor,
Columbus, OH 43215)
13807141 +District Judge Chas. M. Christner, Jr., 112 Walnut Lane--Suite 1,
West Newton, PA 15089-1170
13807142 +Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street,
Uniontown, PA 15401-3514
13807143 +Fayette County Tax Claim Bureau, c/o Cupp & Cupp, 2 West Main Street--Suite 517,
Uniontown, PA 15401-3408
13807144 First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3487
13807148 +Martins Flowers & Shrubs, 5045 State Route 51N, Belle Vernon, PA 15012-2930
13823462 North Fayette County Municipal Authority, 1634 University Drive, P.O. Box 368,
Dunbar, PA 15431-0368
13818441 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
13807151 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
13807150 PNC Bank, Attn: Bankruptcy Department, P.O. Box 5570, Brecksville, OH 44101-0570
13807149 Penn Credit, 916 S 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
13807154 Sterling/JB Robinson Jewelers, P.O. Box 1799, Akron, OH 44309-1799
13807155 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 15 2019 02:27:00 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jun 15 2019 06:03:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
cr EDI: RECOVERYCORP.COM Jun 15 2019 06:03:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13823458 +E-mail/Text: holly.tylka@advanceddisposal.com Jun 15 2019 02:27:24 Advanced Disposal,
P.O. Box 266, 1184 McClellandtown Road, McClellandtown, PA 15458-1118
13807139 EDI: GMACFS.COM Jun 15 2019 06:03:00 Ally Financial, P.O. Box 130424,
Roseville, MN 55113-0004
13810842 EDI: GMACFS.COM Jun 15 2019 06:03:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
13807140 +EDI: RMSC.COM Jun 15 2019 06:03:00 CareCredit/GECRB, P.O. Box 103106,
Roswell, GA 30076-9106
13857699 +E-mail/Text: bankruptcy@cavps.com Jun 15 2019 02:27:32 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13807145 +EDI: RMSC.COM Jun 15 2019 06:03:00 GE Capital Retail Bank/Home Design, P.O. Box 103104,
Roswell, GA 30076-9104
13807146 EDI: IRS.COM Jun 15 2019 06:03:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
13807147 +EDI: RMSC.COM Jun 15 2019 06:03:00 JC Penney/GE Capital Retail Bank,
Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104
13892926 EDI: RESURGENT.COM Jun 15 2019 06:03:00 LNVN Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13823461 +EDI: TSYS2.COM Jun 15 2019 06:03:00 Macy's, Bankruptcy Processing, P.O. Box 8066,
Mason, OH 45040-8066
13823463 +E-mail/Text: nutmsa@atlanticbb.net Jun 15 2019 02:27:38
North Union Twp Municipal Services Auth., 120 Commonwealth Drive--Suite 101,
Lemont Furnace, PA 15456-1003
14381436 E-mail/Text: peritus@ebn.phinsolutions.com Jun 15 2019 02:27:59
PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14657558 EDI: PRA.COM Jun 15 2019 06:03:00 Portfolio Recovery Associates, LLC, PO BOX 41067,
Norfolk, VA 23541
13830777 EDI: Q3G.COM Jun 15 2019 06:03:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
13820816 EDI: Q3G.COM Jun 15 2019 06:03:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,
PO Box 788, Kirkland, WA 98083-0788
13851257 EDI: Q3G.COM Jun 15 2019 06:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13813377 EDI: RECOVERYCORP.COM Jun 15 2019 06:03:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13807152 +E-mail/Text: bankruptcy@rentacenter.com Jun 15 2019 02:28:00 Rent-a-Center,
207 Wal Mart Drive, Uniontown, PA 15401-8423
13807153 EDI: SEARS.COM Jun 15 2019 06:03:00 Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
13823464 E-mail/Text: CollectionsCompliance@firstdata.com Jun 15 2019 02:28:05
TRS Recovery Services, Inc., P.O. Box 60022, City of Industry, CA 91716-0022

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 43

Date Rcvd: Jun 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13807156 EDI: WFNBNB.COM Jun 15 2019 06:03:00 Victoria's Secret/Comenity Bank,
Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
13823465 +E-mail/Text: bankruptcy@firstenergycorp.com Jun 15 2019 02:27:18 West Penn Power,
Customer Service Center, P.O. Box 1392, Fairmont, WV 26555-1392
13891227 +E-mail/Text: bankruptcy@firstenergycorp.com Jun 15 2019 02:27:18 West Penn Power,
1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION
cr PNC BANK NATIONAL ASSOCIATION
cr* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Daniel R. White on behalf of Debtor James E. Burkholder dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5